

Fill in this information to identify the case:

Debtor 1 Mouri Ferreira  
Debtor 2  
(Spouse, filing)  
United States Bankruptcy Court for the: \_\_\_\_\_ District of Maryland  
(State)  
Case number 18-10882

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	Wilmington Trust, National Association, as Successor Indenture Trustee to Citibank, N.A., as Indenture Trustee of SACO I Trust 2006-12, Mortgage-Backed Notes, Series 2006-12 Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor: <u>c/o Specialized Loan Servicing LLC</u>	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?  Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? Specialized Loan Servicing LLC Name 8742 Lucent Blvd, Suite 300 Number Street Highlands Ranch, Colorado 80129 City State ZIP Code Contact phone (800) 315-4757 Contact email  Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	Where should payments to the creditor be sent? (if different) Specialized Loan Servicing LLC Name PO Box 636007 Number Street Littleton, Colorado 80163 City State ZIP Code Contact phone (800) 315-4757 Contact email
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>6111</u>													
7.	How much is the claim?	<u>\$50,666.78</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).												
8.	What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information.  <div style="text-align: center;"><u>Money Loaned</u></div>														
9.	Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property.  <div style="margin-left: 20px;">                         Nature of Property:  <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>.  <input type="checkbox"/> Motor vehicle  <input type="checkbox"/> Other. Describe: <u>18101 Metz Drive, Germantown, Maryland 20874</u>                           Basis for Perfection: <u>Recordation of Lien</u>                          Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)   <table style="width: 100%;"> <tr> <td style="width: 40%;">Value of property:</td> <td style="width: 20%; text-align: right;"><u>IN REM**</u></td> <td style="width: 40%;"></td> </tr> <tr> <td>Amount of the claim that is secured:</td> <td style="text-align: right;"><u>\$50,666.78</u></td> <td></td> </tr> <tr> <td>Amount of the claim that is unsecured:</td> <td style="text-align: right;">\$ _____</td> <td>(The sum of the secured and unsecured amounts should match the amount in line 7.)</td> </tr> <tr> <td colspan="2">Amount necessary to cure any default as of the date of the petition:</td> <td style="text-align: right;"><u>\$37,364.77</u></td> </tr> </table> </div>		Value of property:	<u>IN REM**</u>		Amount of the claim that is secured:	<u>\$50,666.78</u>		Amount of the claim that is unsecured:	\$ _____	(The sum of the secured and unsecured amounts should match the amount in line 7.)	Amount necessary to cure any default as of the date of the petition:		<u>\$37,364.77</u>
Value of property:	<u>IN REM**</u>														
Amount of the claim that is secured:	<u>\$50,666.78</u>														
Amount of the claim that is unsecured:	\$ _____	(The sum of the secured and unsecured amounts should match the amount in line 7.)													
Amount necessary to cure any default as of the date of the petition:		<u>\$37,364.77</u>													
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____													
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____													

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No  
☐ Yes. Check one:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). Amount entitled to priority \$ \_\_\_\_\_

☐ Up to \$2,850\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ \_\_\_\_\_

☐ Wages, salaries, or commissions (up to \$12,850\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ \_\_\_\_\_

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(9). \$ \_\_\_\_\_

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ \_\_\_\_\_

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies. \$ \_\_\_\_\_

\* Amounts are subject to adjustment on 04/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it. FRBP §011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's attorney or authorized agent.  
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.  
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/20/2018  
MM / DD / YYYY

/s/ Jason A. Cottrill  
Signature

Print the name of the person who is completing and signing this claim:

Name Jason A. Cottrill  
First name Middle name Last name

Title Authorized Agent for Specialized Loan Servicing LLC

Company Bonial & Associates, P.C.  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address P.O. Box 9013  
Number Street

Addison Texas 75001  
City State ZIP Code

Contact phone (972) 643-6600 Email POCinquiries@BonialPC.com

**Mortgage Proof of Claim Attachment**

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	18-10882	Principal balance:	\$37,033.34	Principal & interest due:	\$37,249.77	Principal & interest:	\$473.74
Debtor 1:	Mouri Ferreira	Interest due:	\$13,518.44	Prepetition fees due:	\$115.00	Monthly escrow:	
Debtor 2:		Fees, costs due:	\$115.00	Escrow deficiency for funds advanced:	\$0.00	Private mortgage insurance:	
Last 4 digits to identify:	6111	Escrow deficiency for funds advanced:	\$0.00	Projected escrow shortage:	\$0.00	Total monthly payment:	\$473.74
Creditor:	Wilmington Trust, National Association, as Successor Indenture Trustee to Citibank, N.A., as Indenture Trustee of SACO I Trust 2006-12, Mortgage-Backed Notes, Series 2006-12	Less total funds on hand:	\$0.00	Less funds on hand:	\$0.00		
		Total debt:	\$50,666.78	Total prepetition arrearage:	\$37,364.77		
Service:	Specialized Loan Servicing LLC						
Fixed accrual/daily simple interest/other:	Variable						

**Part 5: Loan Payment History from First Date of Default**

A. Date		B. Contractual payment amount		C. Funds received		D. Amount incurred		E. Description		F. Contractual due date		G. Principal & interest due balance		H. Amount to principal		I. Amount to interest		J. Amount to escrow		K. Amount to fees or charges		L. Unapplied funds		M. Principal balance		N. Accrued interest balance		O. Escrow balance		P. Fees / Charges balance		Q. Unapplied funds balance	
								Starting Balance				\$0.00												\$37,033.34		\$0.00		\$0.00		\$0.00		\$0.00	
04/15/2009		\$249.38						Regular Payment Due		04/15/2009		\$249.37												\$37,033.34		\$0.00		\$0.00		\$0.00		\$0.00	
05/15/2009		\$249.38						Regular Payment Due		04/15/2009		\$498.75												\$37,033.34		\$0.00		\$0.00		\$0.00		\$0.00	
06/15/2009		\$249.38						Regular Payment Due		04/15/2009		\$748.13												\$37,033.34		\$0.00		\$0.00		\$0.00		\$0.00	
07/13/2009						\$115.00		BPO/Appraisal Fee		04/15/2009		\$748.13												\$37,033.34		\$0.00		\$0.00		\$115.00		\$0.00	
07/15/2009		\$249.38						Regular Payment Due		04/15/2009		\$997.51												\$37,033.34		\$0.00		\$0.00		\$115.00		\$0.00	
08/15/2009		\$249.38						Regular Payment Due		04/15/2009		\$1,246.89												\$37,033.34		\$0.00		\$0.00		\$115.00		\$0.00	
09/15/2009		\$249.38						Regular Payment Due		04/15/2009		\$1,496.27												\$37,033.34		\$0.00		\$0.00		\$115.00		\$0.00	
10/15/2009		\$249.38						Regular Payment Due		04/15/2009		\$1,745.65												\$37,033.34		\$0.00		\$0.00		\$115.00		\$0.00	
11/15/2009		\$249.37						Regular Payment Due		04/15/2009		\$1,995.03												\$37,033.34		\$0.00		\$0.00		\$115.00		\$0.00	

Case number: 18-10882

Debtor 1: Mouri Ferreira

## Part 5: Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied / Amount Incurred							Balance After Amount Received or Incurred					
A. Date	B. Contractual payment amount	C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin. int & esc past due balance	H. Amount to principal	I. Amount to Interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
12/15/2009	\$249.37			Regular Payment Due	04/15/2009	\$2,244.40						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$2,493.77						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$2,743.14						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$2,992.51						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
04/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$3,241.88						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$3,491.25						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$3,740.62						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$3,889.99						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
08/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$4,239.36						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$4,488.73						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$4,738.10						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$4,987.47						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
12/15/2010	\$249.37			Regular Payment Due	04/15/2009	\$5,236.84						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$5,486.21						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$5,735.58						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$5,984.95						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
04/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$6,234.32						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$6,483.69						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$6,733.06						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$6,982.43						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
08/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$7,231.80						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$7,481.17						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$7,730.54						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$7,979.91						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
12/15/2011	\$249.37			Regular Payment Due	04/15/2009	\$8,229.28						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$8,478.65						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$8,728.02						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$8,977.39						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00

Case number: 18-10882  
 Debtor 1: Mouri Ferreira

Part 5: Loan Payment History from First Date of Default																
Account Activity					How Funds Were Applied / Amount Incurred							Balance After Amount Debited or Incurred				
A. Date	B. Contractual payment amount	C. Funds received	D. Amount Incurred	E. Description	F. Contractual due date	G. Prin. int. & esc. paid due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
04/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$9,226.76						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$9,476.13						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$9,725.50						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$9,974.87						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
08/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$10,224.24						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$10,473.61						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$10,722.98						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$10,972.35						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
12/15/2012	\$249.37			Regular Payment Due	04/15/2009	\$11,221.72						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2013	\$249.37			Regular Payment Due	04/15/2009	\$11,471.09						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2013	\$249.37			Regular Payment Due	04/15/2009	\$11,720.46						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2013	\$249.37			Regular Payment Due	04/15/2009	\$11,969.83						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
04/15/2013	\$249.37			Regular Payment Due	04/15/2009	\$12,219.20						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2013	\$430.36			Regular Payment Due	04/15/2009	\$12,649.56						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2013	\$434.42			Regular Payment Due	04/15/2009	\$13,063.68						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2013	\$430.36			Regular Payment Due	04/15/2009	\$13,514.34						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
08/15/2013	\$434.42			Regular Payment Due	04/15/2009	\$13,948.76						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2013	\$434.42			Regular Payment Due	04/15/2009	\$14,383.18						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2013	\$430.36			Regular Payment Due	04/15/2009	\$14,813.54						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2013	\$434.42			Regular Payment Due	04/15/2009	\$15,247.96						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
12/15/2013	\$430.36			Regular Payment Due	04/15/2009	\$15,678.32						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2014	\$434.42			Regular Payment Due	04/15/2009	\$16,112.74						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2014	\$434.42			Regular Payment Due	04/15/2009	\$16,547.16						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2014	\$422.25			Regular Payment Due	04/15/2009	\$16,969.41						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
04/15/2014	\$434.42			Regular Payment Due	04/15/2009	\$17,403.63						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2014	\$430.36			Regular Payment Due	04/15/2009	\$17,834.19						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2014	\$434.42			Regular Payment Due	04/15/2009	\$18,268.61						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2014	\$430.36			Regular Payment Due	04/15/2009	\$18,698.97						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00

Case number: 18-10882  
 Debtor 1: Mouri Ferreira

## Part 5: Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied / Amount Incurred							Balance After Amount Received or Incurred					
A. Date	B. Contractual payment amount	C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin. Int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
08/15/2014	\$434.42			Regular Payment Due	04/15/2009	\$19,133.39						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2014	\$434.42			Regular Payment Due	04/15/2009	\$19,567.81						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2014	\$430.36			Regular Payment Due	04/15/2009	\$19,996.17						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2014	\$434.42			Regular Payment Due	04/15/2009	\$20,432.59						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
12/15/2014	\$430.36			Regular Payment Due	04/15/2009	\$20,862.95						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2015	\$434.42			Regular Payment Due	04/15/2009	\$21,297.37						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2015	\$434.42			Regular Payment Due	04/15/2009	\$21,731.79						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2015	\$422.26			Regular Payment Due	04/15/2009	\$22,154.04						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
04/15/2015	\$434.42			Regular Payment Due	04/15/2009	\$22,588.46						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2015	\$430.36			Regular Payment Due	04/15/2009	\$23,018.82						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2015	\$434.42			Regular Payment Due	04/15/2009	\$23,453.24						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2015	\$430.36			Regular Payment Due	04/15/2009	\$23,883.60						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
08/15/2015	\$434.42			Regular Payment Due	04/15/2009	\$24,318.02						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2015	\$434.42			Regular Payment Due	04/15/2009	\$24,752.44						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2015	\$430.36			Regular Payment Due	04/15/2009	\$25,182.80						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2015	\$434.42			Regular Payment Due	04/15/2009	\$25,617.22						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
12/15/2015	\$430.36			Regular Payment Due	04/15/2009	\$26,047.58						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2016	\$434.42			Regular Payment Due	04/15/2009	\$26,482.00						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2016	\$442.28			Regular Payment Due	04/15/2009	\$26,924.28						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2016	\$433.66			Regular Payment Due	04/15/2009	\$27,357.94						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
04/15/2016	\$442.29			Regular Payment Due	04/15/2009	\$27,800.23						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2016	\$437.67			Regular Payment Due	04/15/2009	\$28,238.20						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2016	\$442.29			Regular Payment Due	04/15/2009	\$28,680.49						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2016	\$437.67			Regular Payment Due	04/15/2009	\$29,118.46						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
08/15/2016	\$442.29			Regular Payment Due	04/15/2009	\$29,560.75						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2016	\$442.29			Regular Payment Due	04/15/2009	\$30,003.04						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2016	\$437.67			Regular Payment Due	04/15/2009	\$30,441.01						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2016	\$442.29			Regular Payment Due	04/15/2009	\$30,883.30						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00



Case number: 18-10882  
 Debtor 1: Mouri Ferreira

## Part 5: Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity		E. Description	F. Contractual due date	How Funds Were Applied / Amount Incurred						Balance After Amount Received or Incurred				
		C. Funds received	D. Amount incurred			G. Prin. Int. & esc. past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
12/15/2016	\$437.97			Regular Payment Due	04/15/2009	\$31,321.27						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2017	\$442.29			Regular Payment Due	04/15/2009	\$31,763.56						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
02/15/2017	\$450.14			Regular Payment Due	04/15/2009	\$32,213.70						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
03/15/2017	\$436.46			Regular Payment Due	04/15/2009	\$32,650.15						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
04/15/2017	\$450.15			Regular Payment Due	04/15/2009	\$33,100.30						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
05/15/2017	\$453.19			Regular Payment Due	04/15/2009	\$33,553.49						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
06/15/2017	\$458.01			Regular Payment Due	04/15/2009	\$34,011.50						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
07/15/2017	\$453.19			Regular Payment Due	04/15/2009	\$34,464.69						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
08/15/2017	\$465.87			Regular Payment Due	04/15/2009	\$34,930.56						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
09/15/2017	\$465.87			Regular Payment Due	04/15/2009	\$35,396.43						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
10/15/2017	\$460.80			Regular Payment Due	04/15/2009	\$35,857.23						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
11/15/2017	\$465.87			Regular Payment Due	04/15/2009	\$36,323.10						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
12/15/2017	\$460.80			Regular Payment Due	04/15/2009	\$36,783.90						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/15/2018	\$485.87			Regular Payment Due	04/15/2009	\$37,249.77						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00
01/22/2018				Petition Date	04/15/2009	\$37,249.77						\$37,033.34	\$0.00	\$0.00	\$115.00	\$0.00



Fill in this information to identify the case:

Debtor 1	Mouri Ferreira		
Debtor 2 (Spouse, if filed)			
United States Bankruptcy Court for the:		District of	Maryland (State)
Case number	18-10882		

### Mortgage Proof of Claim Attachment: Addendum

#### Additional Claim Itemization:

Loan History Date	Actual Date Incurred	Description	Amount

#### POC Special Language:

Specialized Loan Servicing LLC services the loan on the property referenced in this proof of claim. In the event the automatic stay in this case is modified, this case dismisses, and /or the debtor obtains a discharge and a foreclosure action is commenced on the mortgaged property, the foreclosure will be conducted in the name of Wilmington Trust, National Association, as Successor Indenture Trustee to Citibank, N.A., as Indenture Trustee of SACO I Trust 2006-12, Mortgage-Backed Notes, Series 2006-12, "NOTEHOLDER". Noteholder, directly or through an agent, has possession of the promissory note. The promissory note is either made payable to Noteholder or has been duly endorsed. Noteholder is the original mortgagee or beneficiary or the assignee of the security instrument for the referenced loan.

**\*\*This proof of claim is intended only to establish Creditor's *in rem* claim. Creditor acknowledges the debtor's previously discharged personal liability. In the event the debtor later indicates in the schedules or plan an intent to retain the property, the proof of claim discloses the arrearage due as of petition as well as the monthly payment amount.**

The monthly payment consists of accrued finance charges on the Principal Balance as defined in the attached agreement. As such, ongoing post-petition payments can change each month depending on the account balance during each billing cycle. Please reference the attached agreement for a more detailed breakdown of how monthly charges are calculated.